



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor Application of:

Corey J. Hansen

By the Examiner:

Serial No.: 10/811,459

Group Art Unit:

Filed: March 26, 2004

Title: Automated Workflow and Collaborative Transaction Management For
Making Residential Home Mortgages

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.8(A)

Date of Mailing: November 3, 2004

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Alexandria, VA 22313-1450

Type or Print Name Martha Rocha

Martha Rocha
Signature

Dear Sir:

TRANSMITTAL LETTER

Transmitted herewith for filing in the above-identified Nonprovisional application for patent are the following documents:

1. Response To Notice of Incomplete Reply (Nonprovisional);
2. Part 2-Copy of Notice of Incomplete Reply (Nonprovisional);
3. Petition for Three Month Extension of Time to Reply to Notice of Incomplete Reply (Nonprovisional); and
4. Confirmation Postcard.

The Commissioner is hereby authorized to charge the fees associated with this communication or credit any overpayment to Simon, Galasso & Frantz Deposit Account No. 50-1259 under Reference Number 1717.040002.

Respectfully submitted,
Corey J. Hansen

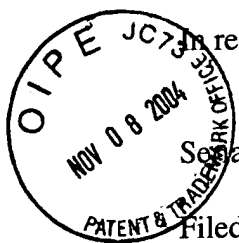
By:

Raymond M. Galasso
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Reg. No. 37,832

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Alexandria, VA 22313-1450

Type or Print Name Martha Rocha

Signature

Dear Sir:

RESPONSE TO NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

This letter and the attached Petition for Three Month Extension of Time is submitted in response to the Notice of Incomplete Reply (Nonprovisional) dated September 3, 2004. Applicant responds by paying the total fees of \$579. This amount represents the statutory basic filing fee (\$126), additional claim fees (\$453) identified in the Notice of Incomplete Reply (Nonprovisional).

The Commissioner is hereby authorized to charge payment or credit any overpayment to Simon, Galasso & Frantz Deposit Account No. 50-1259 under Reference No. 1717.040002.

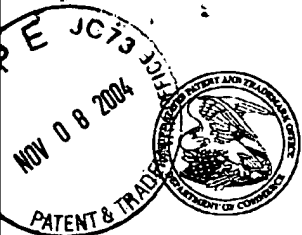
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UNITED STATES PATENT AND TRADEMARK OFFICE

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| APPLICATION NUMBER | FILING OR 371 (c) DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|------------------------|-----------------------|------------------------|
| 10/811,459 | 03/26/2004 | Corey J. Hansen | |

Raymond M. Galasso
 Simon, Galasso & Frantz PLC
 P.O. Box 26503
 Austin, TX 78755-0503

CONFIRMATION NO. 3997

FORMALITIES LETTER



OC000000013724099

Date Mailed: 09/03/2004

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 08/13/2004 to the Notice to File Missing Parts (Notice) mailed 06/10/2004 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application. Replies should be mailed to: Mail Stop Missing Parts, Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450.

- The statutory basic filing fee is insufficient.
Applicant must submit \$ 126 to complete the basic filing fee for a small entity.

The applicant needs to satisfy supplemental fees problems indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Additional claim fees of **\$453** as a small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$579** for a Small Entity

- **\$126** Statutory basic filing fee.
- Total additional claim fee(s) for this application is **\$453**
 - **\$129** for 3 independent claims over 3.
 - **\$324** for 36 total claims over 20.

Replies should be mailed to: Mail Stop Missing Parts
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P.O. Box 1450
Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*

KT

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PART 2 - COPY TO BE RETURNED WITH RESPONSE